

Imaged Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
3/20/17 12:04 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

DANIEL W. GILLARD  
BRENDA M. GILLARD  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.: 11-27613

Chapter 13

Document No.: 120

ORDER OF COURT

AND NOW, this 20th day of March, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

Prepared by: Ronda J. Winnecour, Esq.

**DEFAULT ENTRY**

Dated: March 20, 2017

  
\_\_\_\_\_  
Gregory L. Tachino jah  
United States Bankruptcy Judge

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Daniel W. Gillard  
Brenda M. Gillard  
DebtorsCase No. 11-27613-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: pdf900Page 1 of 2  
Total Noticed: 33

Date Rcvd: Mar 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2017.

db/jdb +Daniel W. Gillard, Brenda M. Gillard, 144 Coal Bluff Road, Finleyville, PA 15332-3008  
 cr +Capital One, National Association, P.O. Box 829009, Dallas, TX 75382-9009  
 cr +Ditech Financial LLC, P.O. Box 9013, Addison, TX 75001-9013  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13259301 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 13297410 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13259302 Auto Worker's FCU/United Community F, 6010 Mountain View Drive, West Mifflin, PA 15122-2425  
 13259303 +Bank of America, 450 American Street, #SV416, Simi Valley, CA 93065-6285  
 13285416 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13259304 +Best Buy/HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253  
 13259313 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13259305 Capital One, P.O. Box 152406, Attn: Loan Services, Irving, TX 75015-2406  
 13259306 +Capital One Small Business, P.O. Box 30273, Salt Lake City, UT 84130-0273  
 13267676 Capital One, National Association, P.O. Box 829009, Dallas, Texas 75382-9009  
 13259307 +Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
 13259312 +HSBC/Best Buy, P.O. Box 5232, Carol Stream, IL 60197-5232  
 13259314 Tractor Supply/CBSB, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 13286616 +United Community Federal Credit Union, c/o McGrath Law Group, P.C.,  
 Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000  
 13853241 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 21 2017 01:43:39 Capital One N.A.,  
 c/o Ascension capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 cr +E-mail/Text: bnc@bass-associates.com Mar 21 2017 01:52:11 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2017 01:52:25 Ditech Financial LLC,  
 PO BOX 6154, RAPID CITY, SD 57709-6154  
 cr +E-mail/Text: bnc@bass-associates.com Mar 21 2017 01:52:11 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13402381 +E-mail/Text: bnc@bass-associates.com Mar 21 2017 01:52:11 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson AZ 85712-1083  
 14366465 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2017 01:52:25  
 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 13259308 E-mail/Text: fnb.bk@fnfg.com Mar 21 2017 01:53:10 First Niagara Bank, 6950 S Transit Road,  
 Lockport, NY 14094  
 13259309 E-mail/Text: fnb.bk@fnfg.com Mar 21 2017 01:53:10 First Niagara Bank, P.O. Box 514,  
 Attn: Customer Service, Lockport, NY 14095-0514  
 13264252 E-mail/Text: fnb.bk@fnfg.com Mar 21 2017 01:53:10 First Niagara Bank, N.A.,  
 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
 13259310 +E-mail/PDF: gecsedirecoverycorp.com Mar 21 2017 01:43:38 GE Capital/Lowes,  
 P.O. Box 965005, Orlando, FL 32896-5005  
 13259311 E-mail/PDF: gecsedirecoverycorp.com Mar 21 2017 01:43:52 GECRB/Lowe's, P.O. Box 981400,  
 El Paso, TX 79998-1400  
 13620637 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2017 01:52:25 Green Tree Servicing, LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 13348328 +E-mail/Text: bnc@bass-associates.com Mar 21 2017 01:52:11 HSBC Bank Nevada, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13341772 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2017 01:51:19  
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
 cr Bank of America, N.A., as Servicer  
 cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,  
 Tucson, AZ 85712-1083  
 cr\* +United Community Federal Credit Union, c/o McGrath Law Group, P.C.,  
 Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000  
 13360883\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
 TOTALS: 2, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: aala  
Form ID: pdf900

Page 2 of 2  
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Date Rcvd: Mar 20, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A., as Servicer  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor Bank Of America, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Hilary B. Bonial on behalf of Creditor Capital One, National Association notice@bkcyllaw.com  
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com  
Kirsten S. Penn on behalf of Creditor United Community Federal Credit Union  
kpenn@lenderlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rodney D. Shepherd on behalf of Joint Debtor Brenda M. Gillard rodsheph@cs.com  
Rodney D. Shepherd on behalf of Debtor Daniel W. Gillard rodsheph@cs.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 10